

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa N. O'Grady
Debtor

Case No. 20-01410-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 10, 2025

User: AutoDocke
Form ID: fnldec

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Melissa N. O'Grady, 1234 Wade Court West, Stroudsburg, PA 18360-9536 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Denise E. Carlon | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jack N Zaharopoulos | ecf_pahu_alt@trustee13.com |
| James Warmbrodt | on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmlawgroup.com |
| James Warmbrodt | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com |
| Matthew K. Fissel | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com |
| Regina Cohen | on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com |

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United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Melissa N. O'Grady
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Melissa N. O'Grady,
aka Melissa O'Grady, aka Melissa Quezada, aka Melissa
N. Quezada, dba Glam Events Rentals, fdba Glam
House,

Chapter 13

Case No. 5:20-bk-01410-MJC

Debtor 1

Social Security No.:

xxx-xx-7080

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: July 10, 2025

fnldec (01/22)